



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [FIRST CITIZENS BANCSHARES, INC.](#)

City/State [RALEIGH, NC](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [109,310,039](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST CITIZENS BANCSHARES, INC.](#)

[4300 SIX FORKS ROAD](#)

[RALEIGH, NC 27609](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019													
Average assets (\$000)	108,649,389			53,845,542			54,908,294			45,893,796			37,167,724													
Net income (\$000)	841,030			424,177			547,459			491,723			457,371													
Number of BHCs in peer group	132			132			130			128			125													
Earnings and Profitability:																										
Percent of Average Assets																										
Net interest income (tax equivalent)	2.63	2.79	33	2.57	2.65	38	2.54	2.60	41	3.03	2.77	69	3.54	3.01	77											
+ Non-interest income	2.30	0.94	91	1.18	1.09	60	1.16	1.04	61	1.17	1.21	56	1.43	1.32	65											
- Overhead expense	3.05	2.18	88	2.62	2.21	80	2.61	2.17	83	2.91	2.57	72	3.36	2.69	81											
- Provision for credit losses	0.70	0.10	95	-0.08	-0.12	53	-0.07	-0.09	50	0.13	0.51	8	0.08	0.15	35											
+ Securities gains (losses)	0	0	45	0.08	0.01	94	0.06	0.01	95	0.13	0.02	96	0.02	0.01	83											
+ Other tax equivalent adjustments	0	0	80	0	0	49	0	0	46	0	0	48	0	0	42											
= Pretax net operating income (tax equivalent)	1.19	1.46	19	1.36	1.76	21	1.28	1.66	19	1.35	1.04	72	1.60	1.56	52											
Net operating income	1.03	1.10	42	1.05	1.34	21	1	1.26	22	1.07	0.81	74	1.23	1.19	50											
Net income	1.03	1.10	42	1.05	1.34	21	1	1.26	22	1.07	0.82	73	1.23	1.19	50											
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17											
Percent of Average Earning Assets																										
Interest income (tax equivalent)	3.07	3.36	28	2.84	3.12	29	2.81	3.06	29	3.44	3.55	37	4.04	4.41	27											
Interest expense	0.30	0.35	45	0.12	0.26	18	0.12	0.25	19	0.22	0.52	10	0.27	1.08	2											
Net interest income (tax equivalent)	2.78	3.01	28	2.72	2.85	36	2.70	2.80	37	3.22	3.01	60	3.77	3.33	68											
Losses, Allowance, and Past Due + Nonaccrual																										
Net loan and lease losses / Average loans and leases	0.63	0.09	95	0.04	0.12	27	0.03	0.11	29	0.07	0.27	24	0.11	0.21	43											
Earnings coverage of net loan and lease losses (X)	4.64	36.38	23	54.80	26.30	79	73.98	39.72	77	30.12	22.91	74	20.77	24.40	61											
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.26	1.17	66	0.56	1.32	8	0.55	1.23	9	0.68	1.58	8	0.78	0.83	46											
Allowance for loan and lease losses / Total loans and leases	1.26	1.15	66	0.56	1.30	9	0.55	1.20	9	0.68	1.55	8	0.78	0.81	48											
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.73	0.39	87	0.63	0.58	61	0.49	0.49	54	0.74	0.71	58	0.58	0.57	53											
30-89 days past due loans and leases / Total loans and leases	0.42	0.33	70	0.22	0.29	48	0.21	0.32	40	0.38	0.39	59	0.57	0.43	76											
Liquidity and Funding																										
Net noncore funding dependence	3.15	5.89	45	-20.50	-3.31	9	-17.94	-2.33	8	-8.70	3.20	13	-0.70	14.45	12											
Net short-term noncore funding dependence	-2.87	0.87	24	-22.34	-9.17	15	-19.71	-7.71	16	-11.23	-4.76	23	-2.39	3.38	25											
Net loans and leases / Total assets	63.06	63.09	45	57	58.81	42	55.38	58.67	38	65.44	61.58	57	72.13	63.77	69											
Capitalization																										
Tier 1 leverage ratio	9.31	9.22	56	7.68	9.07	13	7.59	8.98	16	7.86	9.13	12	8.81	9.76	26											
Holding company equity capital / Total assets	9	9.68	39	8.05	10.79	11	8.12	10.71	13	8.47	11.16	13	9	12.43	9											
Total equity capital (including minority interest) / Total assets	9	9.81	36	8.05	10.91	9	8.12	10.82	12	8.47	11.29	12	9	12.57	7											
Common equity tier 1 capital / Total risk-weighted assets	10.37	11.79	32	11.34	12.64	30	11.50	12.42	37	10.61	12.38	25	10.86	12.17	28											
Net loans and leases / Equity capital (X)	7.01	6.64	59	7.08	5.47	81	6.82	5.53	77	7.73	5.58	85	8.01	5.21	90											
Cash dividends / Net income	7	31.93	12	6.54	27.22	13	6.76	28.27	12	6.25	42.30	12	3.88	33.12	9											
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02												
Growth Rates																										
Assets	92.10	6.04	97	16.92	9.51	81	16.72	10.50	77	25.44	16.68	77	12.47	9.26	73											
Equity capital	114.63	-3.83	98	12.44	7.52	79	12.01	7.46	80	17.93	6.99	86	2.79	10.49	21											
Net loans and leases	112.53	14.48	97	-0.95	-0.66	58	-1.23	3.36	35	13.82	9.07	74	13.33	9.10	75											
Noncore funding	392.15	36.20	97	-8.88	-21.64	70	-7.61	-14.79	63	-0.65	-12.18	65	55.07	6.59	90											
Parent Company Ratios																										
Short-term debt / Equity capital	0	0.48	40	1.56	0.55	82	1.43	0.57	81	0	0.77	38	1.12	1.02	80											
Long-term debt / Equity capital	3.54	11.91	33	7.58	10.65	50	7.33	10.95	50	10.14	13.56	55	2.69	13.04	34											
Equity investment in subsidiaries / Equity capital	103.02	104.01	51	106.59	103.15	75	105.35	103.22	67	109.35	102.81	84	105.06	103.22	60											
Cash from ops + noncash items + op expense / Op expense + dividends	1,219.13	118.32	99	228.53	155.61	77	264.93	154.48	86	381.45	147.24	95	422.97	190.27	91											

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,933,479	952,874	1,277,491	1,308,803	1,184,270	102.91	182.28
Income from lease financing receivables.....	127,672	13,651	17,322	23,917	33,036	835.26	439.09
Fully taxable income on loans and leases.....	2,061,102	966,448	1,294,734	1,332,488	1,216,986	113.27	191.10
Tax-exempt income on loans and leases.....	49	77	79	232	320	-36.36	-91.45
Estimated tax benefit on income on loans and leases.....	59	1,826	2,374	1,865	3,560	-96.77	-98.19
Income on loans and leases (tax equivalent).....	2,061,210	968,351	1,297,187	1,334,585	1,220,866	112.86	189.54
Investment interest income (tax equivalent).....	260,547	105,524	145,193	144,999	159,544	146.91	189.94
Interest on balances due from depository institutions.....	51,734	6,954	11,004	7,038	27,172	643.95	168.82
Interest income on other earning assets.....	2,993	1,644	2,425	0	0	82.06	149,550.00
Total interest income (tax equivalent).....	2,376,484	1,082,473	1,455,809	1,486,622	1,407,582	119.54	189.46
Interest on time deposits of \$250K or more	3,653	2,968	3,872	8,360	9,752	23.08	173.22
Interest on time deposits < \$250K.....	26,490	9,711	12,710	28,641	35,469	172.78	485.03
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	129,198	12,729	16,657	29,635	31,034	914.99	1874.60
Interest on other borrowings and trading liabilities.....	45,651	10,473	13,851	17,290	14,745	335.89	129.95
Interest on subordinated debt and mandatory convertible securities	24,380	10,190	13,586	11,931	1,642	139.25	6987.21
Total interest expense.....	229,372	46,071	60,676	95,857	92,642	397.87	603.49
Net interest income (tax equivalent).....	2,147,112	1,036,402	1,395,133	1,390,765	1,314,940	107.17	172.34
Non-interest income.....	1,877,456	475,007	639,629	535,826	532,245	295.25	282.88
Adjusted operating income (tax equivalent)	4,024,568	1,511,409	2,034,762	1,926,591	1,847,185	166.28	214.73
Overhead expense.....	2,482,844	1,058,706	1,435,761	1,337,409	1,247,865	134.52	198.76
Provision for credit losses.....	566,476	-33,039	-37,834	58,352	31,441		1887.57
Securities gains (losses)	0	33,119	33,119	60,253	7,115	-100.00	-100.00
Other tax equivalent adjustments	1	0	0	0	0		
Pretax net operating income (tax equivalent).....	969,903	549,876	704,035	620,478	595,619	76.39	128.83
Applicable income taxes	128,813	123,873	154,202	126,159	134,677	3.99	-14.83
Tax equivalent adjustments	60	1,826	2,374	2,596	3,571	-96.71	-98.16
Applicable income taxes (tax equivalent).....	128,873	125,699	156,576	128,755	138,248	2.53	-16.59
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	841,030	424,177	547,459	491,723	457,371	98.27	212.25
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	841,030	424,177	547,459	491,723	457,371	98.27	212.25
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	841,030	424,177	547,459	491,723	457,371	98.27	212.25
Investment securities income (tax equivalent).....	260,547	105,524	145,193	144,999	159,544	146.91	189.94
US Treasury and agency securities (excluding mortgage-backed securities)	40,969	5,994	8,721	11,278	35,491	583.50	202.69
Mortgage-backed securities	192,706	74,936	103,533	108,605	114,819	157.16	164.02
All other securities	26,872	24,594	32,939	25,116	9,234	9.26	705.03
Cash dividends declared.....	58,834	27,750	36,999	30,750	17,725	112.01	444.31
Common	22,350	13,908	18,455	16,688	17,725	60.70	106.77
Preferred.....	36,484	13,842	18,544	14,062	0	163.57	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.92	3.12	34	2.68	2.90	31	2.65	2.85	32	3.24	3.27	48	3.79	4	32
Less: Interest expense	0.28	0.33	48	0.11	0.24	19	0.11	0.23	19	0.21	0.48	12	0.25	0.98	3
Equals: Net interest income (tax equivalent)	2.63	2.79	33	2.57	2.65	38	2.54	2.60	41	3.03	2.77	69	3.54	3.01	77
Plus: Non-interest income	2.30	0.94	91	1.18	1.09	60	1.16	1.04	61	1.17	1.21	56	1.43	1.32	65
Equals: adjusted operating income (tax equivalent)	4.94	3.77	90	3.74	3.80	50	3.71	3.70	55	4.20	4.04	63	4.97	4.41	79
Less: Overhead expense	3.05	2.18	88	2.62	2.21	80	2.61	2.17	83	2.91	2.57	72	3.36	2.69	81
Less: Provision for credit losses	0.70	0.10	95	-0.08	-0.12	53	-0.07	-0.09	50	0.13	0.51	8	0.08	0.15	35
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0.08	0.01	94	0.06	0.01	95	0.13	0.02	96	0.02	0.01	83
Plus: other tax equivalent adjustments	0	0	80	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.19	1.46	19	1.36	1.76	21	1.28	1.66	19	1.35	1.04	72	1.60	1.56	52
Less: Applicable income taxes (tax equivalent)	0.16	0.34	6	0.31	0.41	21	0.29	0.38	20	0.28	0.23	63	0.37	0.36	50
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.03	1.10	42	1.05	1.34	21	1	1.26	22	1.07	0.81	74	1.23	1.19	50
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.03	1.10	42	1.05	1.34	21	1	1.26	22	1.07	0.82	73	1.23	1.19	50
Memo: Net income (last four quarters)	1	1.10	37	1.07	1.30	27	1	1.26	22	1.07	0.82	73	1.23	1.19	50
Net income-BHC and noncontrolling (minority) interest	1.03	1.11	41	1.05	1.35	19	1	1.27	20	1.07	0.83	73	1.23	1.20	50
Margin Analysis															
Average earning assets / Average assets	94.94	92.93	76	94.35	93.09	65	94.25	93.08	65	94.18	92.32	72	93.82	91.05	79
Average interest-bearing funds / Average assets	54.61	60.58	21	53.78	61.98	17	53.76	61.99	17	54.49	64.06	12	55.76	65.57	14
Interest income (tax equivalent) / Average earning assets	3.07	3.36	28	2.84	3.12	29	2.81	3.06	29	3.44	3.55	37	4.04	4.41	27
Interest expense / Average earning assets	0.30	0.35	45	0.12	0.26	18	0.12	0.25	19	0.22	0.52	10	0.27	1.08	2
Net interest income (tax equivalent) / Average earning assets	2.78	3.01	28	2.72	2.85	36	2.70	2.80	37	3.22	3.01	60	3.77	3.33	68
Yield or Cost															
Total loans and leases (tax equivalent)	4.13	4.24	48	3.91	4.07	41	3.95	4.01	45	4.22	4.27	50	4.58	5.09	20
Interest-bearing bank balances	0.89	0.79	63	0.12	0.13	42	0.14	0.14	58	0.28	0.27	58	2.27	2.04	65
Federal funds sold and reverse repos		1.05			0.25			0.25		0	0.68	7		2.44	
Trading assets		0.57			0.45			0.45			0.60			0.99	
Total earning assets	3.07	3.33	29	2.84	3.09	30	2.81	3.04	30	3.43	3.51	40	4.03	4.36	29
Investment securities (tax equivalent)	1.76	1.96	37	1.37	1.77	22	1.38	1.77	21	1.62	2.25	10	2.31	2.76	14
US Treasury and agency securities (excluding mortgage-backed securities)	1.29	1.38	40	3.17	1.23	95	1.17	1.14	50	1.41	1.75	33	3.45	2.32	89
Mortgage-backed securities	1.76	1.87	43	1.03	1.55	8	1.06	1.57	7	1.36	2.05	3	2.04	2.61	3
All other securities	4.09	2.89	85	5.52	2.85	93	5.57	2.81	92	5.56	3.24	93	4.82	4.06	79
Interest-bearing deposits	0.33	0.35	60	0.13	0.22	27	0.12	0.21	29	0.29	0.53	19	0.39	1.10	7
Time deposits of \$250K or more	0.39	0.61	22	0.65	0.70	48	0.64	0.66	50	1.12	1.42	24	1.42	1.96	14
Time deposits < \$250K	0.60	0.58	58	0.62	0.67	49	0.62	0.62	55	1.10	1.36	23	1.35	1.82	20
Other domestic deposits	0.36	0.31	64	0.07	0.16	24	0.07	0.15	22	0.15	0.36	13	0.19	0.93	1
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.16	0.88	18	0.21	0.18	76	0.20	0.17	75	0.25	0.62	19	0.38	1.86	13
Other borrowed funds and trading liabilities	2.09	1.55	76	1.29	1.29	52	1.29	1.27	51	1.46	1.50	50	2.73	2.38	68
All interest-bearing funds	0.52	0.54	56	0.21	0.38	21	0.21	0.37	22	0.38	0.74	12	0.45	1.49	3

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		1,877,456		475,007		639,629		535,826		532,245		
Fiduciary activities income		48,614		46,140		62,188		51,379		49,074		
Service charges on deposit accounts - domestic		81,412		68,277		94,756		87,662		105,191		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		62,561		53,018		70,922		54,636		53,112		
Insurance activities revenue.....		35,933		13,038		17,401		16,512		14,429		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		7,081		2,376		4,541		-2,225		3,538		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		22,655		31,121		34,605		25,633		11,492		
Other non-interest income.....		1,619,200		261,037		355,216		302,229		295,409		
Total overhead expenses		2,482,844		1,058,706		1,435,761		1,337,409		1,247,865		
Personnel expense.....		1,192,680		565,589		758,853		722,264		671,613		
Net occupancy expense.....		201,737		121,680		163,452		167,742		160,750		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		17,423		9,268		11,860		15,391		16,881		
Other operating expenses.....		1,071,004		362,169		501,596		432,012		398,621		
Fee income on mutual funds and annuities.....		34,756		29,249		38,355		33,328		32,750		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		10,460		6,690		6,707		6,600		6,999		
Average personnel expense per employee.....		114.02		84.54		113.14		109.43		95.96		
Average assets per employee.....		10,387.13		8,048.66		8,186.71		6,953.61		5,310.43		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	1.85	2.43	49	6.16	2.14	87	6	2.17	87	6.22	2.02	87
Overhead expenses / Net Interest Income + non-interest income	61.69	58.02	66	70.13	58.85	89	70.64	59.28	90	69.51	62.28	79
Percent of Average Assets												
Total overhead expense	3.05	2.18	88	2.62	2.21	80	2.61	2.17	83	2.91	2.57	72
Personnel expense.....	1.46	1.20	80	1.40	1.23	70	1.38	1.21	71	1.57	1.30	78
Net occupancy expense.....	0.25	0.22	61	0.30	0.24	76	0.30	0.23	77	0.37	0.26	86
Other operating expenses.....	1.34	0.73	90	0.92	0.72	81	0.94	0.72	83	0.97	0.94	69
Overhead less non-interest income	0.74	1.22	14	1.45	1.08	79	1.45	1.10	81	1.75	1.25	81
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	61.69	57.55	68	70.05	58.34	90	70.56	58.83	90	69.42	61.82	80
Personnel expense.....	29.63	31.86	33	37.42	32.89	72	37.29	32.93	70	37.49	32.36	81
Net occupancy expense.....	5.01	5.98	30	8.05	6.26	78	8.03	6.23	79	8.71	6.58	81
Other operating expenses.....	27.04	19.14	89	24.58	18.68	87	25.23	19.18	88	23.22	22.28	70
Total non-interest income	46.65	24.10	89	31.43	28.20	62	31.44	27.67	63	27.81	28.83	55
Fiduciary activities income	1.21	2.13	45	3.05	2.27	67	3.06	2.20	67	2.67	2.09	65
Service charges on domestic deposit accounts	2.02	3.30	30	4.52	3.25	73	4.66	3.27	74	4.55	3.27	73
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	1.55	2.15	54	3.51	2.46	75	3.49	2.58	75	2.84	2.46	71
Insurance activities revenue.....	0.89	0.36	81	0.86	0.38	81	0.86	0.36	81	0.86	0.41	79
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	0.18	1.23	41	0.16	0.56	47	0.22	0.60	49	-0.12	0.01	22
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.56	1.19	43	2.06	3.64	44	1.70	3.30	41	1.33	3.92	41
Other non-interest income.....	40.23	8.80	97	17.27	9.39	84	17.46	9.27	86	15.69	9.65	82
Overhead less non-interest income	15.04	32.79	9	38.62	29.67	76	39.13	30.52	75	41.61	31.93	75
Applicable income taxes / Pretax net operating income (tax equivalent).....	13.28	21.50	5	22.53	21.49	58	21.90	21.18	57	20.33	18.63	57
Applicable income tax + TE / Pretax net operating income + TE	13.29	23.57	3	22.86	23.11	46	22.24	22.67	41	20.75	21.18	39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans		41,327,172	24,272,872	24,383,140	23,683,019	22,445,262	70.26	131.47
Commercial and industrial loans		19,709,232	5,274,026	4,960,965	6,164,892	3,461,899	273.70	780.58
Loans to individuals		1,998,449	1,986,102	1,879,398	1,808,774	1,781,140	0.62	32.01
Loans to depository institutions and acceptances of other banks		5,115	0	0	0	0		
Agricultural loans		286,821	202,183	206,541	237,938	208,915	41.86	77.69
Other loans and leases		6,481,895	879,457	1,040,219	1,022,189	1,052,149	637.03	346.33
Less: Unearned income		0	0	0	0	0		
Loans and leases, net of unearned income		69,808,684	32,614,640	32,470,263	32,916,812	28,949,365	114.04	200.64
Less: Allowance for loan and lease losses		881,909	183,194	178,493	224,314	225,141	381.41	280.39
Net loans and leases		68,926,775	32,431,446	32,291,770	32,692,498	28,724,224	112.53	199.84
Debt securities that reprice or mature in over 1 year		17,859,611	9,921,813	12,229,088	8,537,338	5,898,188	80.00	191.99
Mutual funds and equity securities		91,645	123,147	97,528	91,680	82,333	-25.58	-19.36
Subtotal		86,878,031	42,476,406	44,618,386	41,321,516	34,704,745	104.53	197.34
Interest-bearing bank balances		6,175,240	9,877,072	9,116,668	4,349,592	1,138,840	-37.48	153.89
Federal funds sold and reverse repos		0	0	0	0	0		
Debt securities that reprice or mature within 1 year		886,303	828,385	781,784	1,291,631	1,161,486	6.99	16.18
Trading assets		0	0	0	0	0		
Total earning assets		93,939,576	53,181,863	54,516,838	46,962,739	37,005,071	76.64	189.82
Non-interest-bearing cash and due from depository institutions		480,668	337,450	337,814	362,048	376,719	42.44	62.18
Premises, fixed assets, and leases		1,614,162	1,213,063	1,220,434	1,182,283	1,164,052	33.06	42.65
Other real estate owned		53,576	40,649	39,328	50,890	46,591	31.80	-0.76
Investment in unconsolidated subsidiaries		114,355	3,976	3,976	3,976	3,976	2776.13	3073.00
Intangible and other assets		13,107,704	2,124,976	2,189,750	1,395,744	1,228,087	516.84	1812.43
Total assets		109,310,039	56,901,977	58,308,140	49,957,680	39,824,496	92.10	216.07
Quarterly average assets		108,630,411	55,866,977	58,096,551	49,448,146	38,318,696	94.44	213.98
Average loans and leases (YTD)		66,509,698	32,986,765	32,862,082	31,598,361	26,649,692	101.63	195.49
Memoranda								
Loans held-for-sale		18,483	98,451	98,741	124,837	67,869	-81.23	-73.90
Loans not held-for-sale		69,790,201	32,516,189	32,371,522	32,791,975	28,881,496	114.63	201.48
Real estate loans secured by 1–4 family		14,466,514	7,801,054	7,725,394	7,955,833	7,970,076	85.44	118.31
Commercial real estate loans		26,614,606	16,241,079	16,412,178	15,486,328	14,265,213	63.87	140.49
Construction and land development		3,124,148	1,650,053	1,517,899	1,347,068	1,391,636	89.34	258.49
Multifamily		2,417,229	276,438	293,403	315,939	348,071	774.42	728.91
Nonfarm nonresidential		21,073,229	14,314,588	14,600,876	13,823,321	12,525,506	47.22	112.78
Real estate loans secured by farmland		246,052	230,739	245,568	240,858	209,973	6.64	52.93
Total investment securities		18,837,561	10,873,345	13,108,400	9,920,649	7,142,007	73.25	169.38
U.S. Treasury securities		2,372,459	0	2,004,970	499,933	409,999		46.78
US agency securities (excluding mortgage-backed securities)		1,718,880	239,714	221,987	279,083	269,899	617.05	16538.08
Municipal securities		0	0	0	0	118,227		
Mortgage-backed securities		13,801,762	9,885,380	10,175,380	8,446,674	6,059,983	39.62	165.93
Asset-backed securities		0	0	0	0	0		
Other debt securities		852,815	625,104	608,535	603,279	201,566	36.43	1263.17
Mutual funds and equity securities		91,645	123,147	97,528	91,680	82,333	-25.58	-19.36
Available-for-sale securities		9,087,604	7,371,129	9,203,427	7,014,243	7,059,674	23.29	29.96
U.S. Treasury securities		1,899,542	0	2,004,970	499,933	409,999		17.52
US agency securities (excluding mortgage-backed securities)		173,127	239,714	221,987	279,083	269,899	-27.78	1575.80
Municipal securities		0	0	0	0	118,227		
Mortgage-backed securities		6,457,006	6,506,311	6,367,935	5,631,948	6,059,983	-0.76	24.41
Asset-backed securities		0	0	0	0	0		
Other debt securities		557,929	625,104	608,535	603,279	201,566	-10.75	791.82
Mutual funds and equity securities		0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)		-1,494,481	-28,000	-49,803	21,517			
Available-for-sale securities appreciation (depreciation)		-995,223	25,986	-11,792	102,278	7,522		
Structured notes, fair value		276,761	0	0	31,100	4,750		
Pledged securities		3,991,909	5,519,647	5,742,926	4,544,331	3,842,619	-27.68	-11.35

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	26,586,440	21,514,407	21,404,808	18,014,029	12,926,796	23.58	131.53	
NOW, ATS and transaction accounts	4,708,600	3,765,445	4,390,240	4,043,074	4,463,950	25.05	24.77	
Time deposits less brokered deposits < \$250K	5,804,073	1,972,071	1,900,409	2,232,028	2,945,556	194.31	181.42	
MMDA and other savings accounts	47,945,389	22,208,067	23,129,006	18,484,657	13,202,135	115.89	313.11	
Other non-interest-bearing deposits		0	0	0	0	0		
Core deposits	85,044,502	49,459,990	50,824,463	42,773,788	33,538,437	71.95	194.01	
Time deposits of \$250K or more	1,482,461	603,400	579,521	652,912	820,218	145.68	270.38	
Foreign deposits	760	0	0	0	0			
Federal funds purchased and repos	577,670	663,575	589,101	641,487	442,956	-12.95	0.59	
Secured federal funds purchased	0	0	0	0	0			
Commercial paper	0	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	2,550,019	85,583	82,734	10,000	357,273	2879.59	2732.22	
Other borrowings w/remaining maturity over 1 year	4,163,057	636,219	634,080	733,645	363,230	554.34	455.82	
Brokered deposits < \$250K	1,025,527	2,372	2,110	4,909	72,581	43134.70	12224.56	
Noncore funding	9,799,494	1,991,149	1,887,546	2,042,953	2,056,258	392.15	437.88	
Trading liabilities	0	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	1,052,317	497,427	477,564	504,518	163,412	111.55	696.62	
Other liabilities	3,580,901	372,116	381,326	407,153	480,205	862.31	815.90	
Total liabilities	99,477,214	52,320,682	53,570,899	45,728,412	36,238,312	90.13	218.12	
Equity Capital								
Perpetual preferred stock (including surplus)	880,849	339,937	339,937	339,937	0	159.12		
Common stock	14,976	9,816	9,816	9,816	10,629	52.57	24.70	
Common surplus	4,506,260	0	0	0	44,081		583.89	
Retained earnings	5,159,989	4,263,679	4,377,712	3,867,252	3,658,197	21.02	88.65	
Accumulated other comprehensive income	-729,249	-32,137	9,776	12,263	-126,723			
Other equity capital components	0	0	0	0	0			
Total holding company equity capital	9,832,825	4,581,295	4,737,241	4,229,268	3,586,184	114.63	196.72	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0			
Total equity capital, including minority interest	9,832,825	4,581,295	4,737,241	4,229,268	3,586,184	114.63	196.72	
Total liabilities and capital	109,310,039	56,901,977	58,308,140	49,957,680	39,824,496	92.10	216.07	
Memoranda								
Non-interest-bearing deposits	26,587,200	21,514,407	21,404,808	18,014,029	12,926,796	23.58	131.53	
Interest-bearing deposits	60,966,050	28,551,355	30,001,286	25,417,580	21,504,440	113.53	241.53	
Total deposits	87,553,250	50,065,762	51,406,094	43,431,609	34,431,236	74.88	198.47	
Long-term debt that reprices within 1 year	3,774,899	71,400	67,825	82,125	96,425	5186.97		
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	4,737,241	4,229,268	4,229,268	3,586,184	3,488,954			
Accounting restatements	0	0	0	36,943	0			
Net income	841,030	424,177	547,459	491,723	457,371			
Net sale of new perpetual preferred stock	0	0	0	339,937	0			
Net sale of new common stock	-848,058	0	0	-333,755	-450,880			
Sale of treasury stock	0	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0	0			
Changes incident to business combinations	5,900,470	0	0	0	0			
Less: Dividends declared	58,834	27,750	36,999	30,750	17,725			
Change in other comprehensive income	-739,024	-44,400	-2,487	138,986	108,464			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	0	0	0	0	0			
Holding company equity capital, ending balance	9,832,825	4,581,295	4,737,241	4,229,268	3,586,184			

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	37.81	39.88	41	42.66	36.06	66	41.82	36.25	61	47.41	36.22	74	56.36	37.78	83
Commercial and industrial loans	18.03	11.23	81	9.27	11.11	47	8.51	10.76	42	12.34	13.52	44	8.69	12.02	34
Loans to individuals	1.83	3.58	54	3.49	3.60	63	3.22	3.36	64	3.62	3.40	63	4.47	4.20	63
Loans to depository institutions and acceptances of other banks	0	0.02	72	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.26	0.19	72	0.36	0.21	76	0.35	0.18	78	0.48	0.19	81	0.52	0.24	80
Other loans and leases.....	5.93	4.52	66	1.55	4.26	27	1.78	4.47	28	2.05	4.63	27	2.64	5.01	36
Net loans and leases.....	63.06	63.09	45	57	58.81	42	55.38	58.67	38	65.44	61.58	57	72.13	63.77	69
Debt securities over 1 year.....	16.34	18.76	45	17.44	18.32	51	20.97	19.46	59	17.09	15.55	59	14.81	14.60	53
Mutual funds and equity securities	0.08	0.05	74	0.22	0.05	90	0.17	0.06	85	0.18	0.05	86	0.21	0.06	88
Subtotal	79.48	83.05	21	74.65	78.17	28	76.52	79.22	32	82.71	78.16	63	87.14	79.65	73
Interest-bearing bank balances	5.65	3.61	75	17.36	9.37	87	15.64	8.50	83	8.71	7.51	62	2.86	3.06	57
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.81	1.71	36	1.46	1.51	61	1.34	1.56	59	2.59	1.68	77	2.92	1.91	75
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	85.94	90.76	6	93.46	91.57	72	93.50	91.77	71	94	91.05	86	92.92	89.53	82
Non-interest cash and due from depository institutions.....	0.44	0.98	11	0.59	0.99	18	0.58	0.82	27	0.72	1.07	24	0.95	1.14	34
Other real estate owned.....	0.05	0.01	92	0.07	0.01	91	0.07	0.01	93	0.10	0.02	92	0.12	0.03	92
All other assets.....	13.62	8.19	95	5.94	7.39	32	5.92	7.35	30	5.27	7.82	20	6.13	9.27	17
Memoranda															
Short-term investments	6.46	6.75	63	18.81	12.31	79	16.98	11.47	76	11.29	11.17	58	5.78	7.63	54
U.S. Treasury securities.....	2.17	1.98	68	0	1.18	12	3.44	1.47	80	1	0.84	75	1.03	1.03	64
US agency securities (excluding mortgage-backed securities)	1.57	0.81	75	0.42	0.75	55	0.38	0.82	52	0.56	0.63	62	0.68	0.54	65
Municipal securities	0	1.69	7	0	1.70	7	0	1.73	6	0	1.69	8	0.30	1.34	34
Mortgage-backed securities	12.63	12.93	51	17.37	13.46	69	17.45	14.14	67	16.91	11.75	75	15.22	11.44	73
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.78	0.51	68	1.10	0.51	79	1.04	0.53	76	1.21	0.42	82	0.51	0.39	70
Loans held-for-sale.....	0.02	0.30	32	0.17	0.50	46	0.17	0.55	49	0.25	0.52	41	0.17	0.39	45
Loans held for investment	63.85	63.03	48	57.14	58.34	40	55.52	58.06	38	65.64	61.72	55	72.52	63.50	74
Real estate loans secured by 1–4 family	13.23	12.79	55	13.71	11.57	62	13.25	11.46	62	15.93	11.91	66	20.01	13.29	75
Revolving	1.76	1.52	61	3.27	1.44	85	3.12	1.42	85	4.18	1.66	93	5.98	2.07	95
Closed-end, secured by first liens	11.32	10.86	55	10.22	9.73	58	9.91	9.67	58	11.42	9.81	60	13.45	10.69	69
Closed-end, secured by junior liens	0.15	0.19	63	0.22	0.19	72	0.22	0.17	76	0.33	0.22	78	0.58	0.28	84
Commercial real estate loans	24.35	24.89	47	28.54	22.35	63	28.15	22.69	64	31	22.22	68	35.82	22.23	80
Construction and land development	2.86	3.92	42	2.90	3.40	46	2.60	3.34	45	2.70	3.40	46	3.49	3.44	57
Multifamily.....	2.21	3.87	41	0.49	3.32	12	0.50	3.57	14	0.63	3.12	17	0.87	3.01	23
Nonfarm nonresidential	19.28	15.73	63	25.16	14.65	86	25.04	14.57	84	27.67	14.72	89	31.45	14.69	95
Real estate loans secured by farmland.....	0.23	0.34	65	0.41	0.35	69	0.42	0.30	69	0.48	0.33	72	0.53	0.36	73

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	59.20	62.29	39	74.42	60.51	71	75.09	61.05	69	71.95	57.15	76	77.53	57.46	80
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	20.72	20.65	48	23.92	20	63	23.79	19.86	64	24.17	19.43	64	27.53	20.75	71
Real estate loans secured by 1–4 family.....	2.75	2.39	58	5.71	2.47	89	5.60	2.43	90	6.34	2.64	93	8.23	3.15	95
Revolving	17.97	18.01	50	18.21	17.35	57	18.19	17.24	59	17.83	16.59	57	19.31	17.39	62
Closed-end.....	38.13	38.12	45	49.80	37.13	72	50.55	37.86	69	47.05	34.63	72	49.28	33.52	78
Construction and land development.....	4.48	6.10	44	5.06	5.69	50	4.67	5.65	48	4.09	5.26	46	4.81	5.09	55
1–4 family.....	0.53	1.40	45	0.86	1.19	56	0.86	1.18	57	0.77	0.93	53	0.90	0.94	60
Other.....	3.94	4.62	46	4.20	4.46	51	3.81	4.40	47	3.33	4.19	45	3.91	4.02	55
Multifamily.....	3.46	5.86	38	0.85	5.41	9	0.90	5.78	9	0.96	4.96	13	1.20	4.69	16
Nonfarm nonresidential	30.19	24.30	62	43.89	24.45	93	44.97	24.56	93	41.99	22.93	94	43.27	22.15	95
Owner-occupied.....	18.01	8.11	90	31.88	8.31	99	32.84	8.29	99	30.34	7.68	99	31.47	7.72	99
Other.....	12.17	15.95	33	12.01	15.83	33	12.13	15.94	35	11.66	14.95	34	11.80	14.34	41
Real estate loans secured by farmland.....	0.35	0.55	64	0.71	0.61	68	0.76	0.54	69	0.73	0.54	72	0.73	0.55	72
Loans to depository institutions and acceptances of other banks.....	0.01	0.04	72	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	28.23	18.37	80	16.17	19.45	45	15.28	18.86	46	18.73	22.17	38	11.96	19.53	25
Loans to individuals	2.86	6.24	53	6.09	6.58	63	5.79	6.24	63	5.49	6.13	62	6.15	7.13	61
Credit card loans	0.40	0.53	72	0.83	0.51	79	0.87	0.53	80	0.89	0.65	77	1.14	0.81	76
Agricultural loans.....	0.41	0.31	73	0.62	0.38	75	0.64	0.34	78	0.72	0.32	80	0.72	0.37	79
Other loans and leases.....	9.29	8.16	63	2.70	8.42	28	3.20	8.75	27	3.11	9.09	29	3.63	9.85	34
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	377.48	411.16	40	546.20	383.43	81	534.84	391.81	79	580.41	381.27	86	628.82	391.26	90
Real estate loans secured by 1–4 family.....	132.14	133.66	55	175.54	124.74	75	169.46	126.06	74	194.98	125.03	79	223.29	138.18	79
Revolving	17.55	15.46	59	41.88	15.53	93	39.89	15.44	93	51.15	17.42	95	66.71	21.26	95
Closed-end.....	114.58	116.59	53	133.67	107.54	68	129.57	108.85	69	143.83	106.14	69	156.57	115.20	74
Commercial real estate loans	243.10	254.65	48	365.47	238.58	81	360	245.88	79	379.53	234.65	84	399.65	229.44	88
Construction and land development.....	28.54	39.81	42	37.13	36.07	56	33.29	35.95	50	33.01	35.62	52	38.99	34.95	58
1–4 family.....	3.40	9.02	45	6.30	7.44	57	6.14	7.42	56	6.18	6.34	57	7.31	6.61	61
Other.....	25.14	30.27	44	30.83	28.34	56	27.15	28.11	50	26.84	28.16	51	31.68	27.32	59
Multifamily.....	22.08	40.47	40	6.22	35.29	14	6.44	38.66	13	7.74	32.74	17	9.75	31.04	25
Nonfarm nonresidential	192.48	161.09	60	322.12	156.30	92	320.27	158.05	90	338.77	155.06	95	350.91	152.10	95
Owner-occupied.....	114.85	53.43	89	234	52.63	99	233.88	52.99	99	244.73	52.37	99	255.21	53.07	99
Other.....	77.63	105.96	34	88.11	100.99	38	86.39	102.54	38	94.04	100.54	45	95.70	97.41	49
Real estate loans secured by farmland.....	2.25	3.36	64	5.19	3.67	71	5.39	3.22	73	5.90	3.44	75	5.88	3.60	75
Loans to depository institutions and acceptances of other banks.....	0.05	0.26	72	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	180.02	115.08	79	118.68	116.17	58	108.82	114.45	54	151.09	139.91	56	96.99	122.02	41
Loans to individuals	18.25	35.47	54	44.69	36.56	71	41.22	34.55	67	44.33	37.47	66	49.90	43.51	63
Credit card loans	2.57	2.79	73	6.08	2.58	82	6.22	2.77	82	7.17	3.30	81	9.22	4.34	79
Agricultural loans.....	2.62	1.73	75	4.55	2.03	81	4.53	1.86	81	5.83	1.88	83	5.85	2.18	82
Other loans and leases.....	59.21	50.11	68	19.79	47.63	29	22.82	51.06	31	25.05	49.54	32	29.48	52.44	37
Supplemental															
Non-owner occupied CRE loans / Gross loans	21.26	30.74	30	19.59	29.25	25	19.30	30.07	26	16.71	27.32	24	17.81	26.45	32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	135.55	205.31	30	143.75	187.63	34	137.48	195.33	33	134.80	183.76	34	144.44	178.57	39
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	250.40	262.15	46	377.75	244.92	82	371.36	252.85	78	379.53	240.85	84	399.65	236.10	88

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.46	6.75	63	18.81	12.31	79	16.98	11.47	76	11.29	11.17	58	5.78	7.63	54
Liquid assets	22.46	23.63	51	35.74	29.12	69	37.48	29.03	74	27.90	26.22	60	20.73	22.44	54
Investment securities	17.23	20.98	40	19.11	20.37	50	22.48	21.63	57	19.86	17.85	60	17.93	16.99	57
Net loans and leases	63.06	63.09	45	57	58.81	42	55.38	58.67	38	65.44	61.58	57	72.13	63.77	69
Net loans, leases and standby letters of credit	65.43	63.92	48	57.19	59.61	41	55.58	59.49	37	65.69	62.48	54	72.36	64.84	68
Core deposits	77.80	74.28	54	86.92	75.52	96	87.17	75.71	97	85.62	70.67	98	84.22	63.09	98
Noncore funding	8.96	12.30	45	3.50	10.15	20	3.24	10.30	18	4.09	14.13	13	5.16	19.36	10
Time deposits of \$250K or more	1.36	1.67	56	1.06	1.67	37	0.99	1.58	36	1.31	2.11	35	2.06	2.94	38
Foreign deposits	0	0.33	78	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.53	1.24	45	1.17	1.19	63	1.01	1.23	61	1.28	1.47	62	1.11	1.94	53
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.53	0.58	55	1.17	0.54	73	1.01	0.54	71	1.28	0.54	75	1.11	0.48	66
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.33	2.18	59	0.15	0.88	44	0.14	1	43	0.02	1.24	24	0.90	3.01	29
Earning assets that reprice within 1 year	40.31	35.71	60	44.49	38.80	66	34.32	37.37	45	42.76	39.38	55	34.30	39.29	32
Interest-bearing liabilities that reprice within 1 year	5.73	6.79	58	3.59	6.64	29	3.36	6.39	31	4.26	8.20	27	7.40	10.19	34
Long-term debt that reprices within 1 year	3.45	0.38	93	0.13	0.27	69	0.12	0.26	68	0.16	0.47	63	0.24	0.96	57
Net assets that reprice within 1 year	31.13	27.35	54	40.77	30.83	74	30.84	29.65	51	38.34	29.11	69	26.66	26.63	45
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.15	5.89	45	-20.50	-3.31	9	-17.94	-2.33	8	-8.70	3.20	13	-0.70	14.45	12
Net short-term noncore funding dependence	-2.87	0.87	24	-22.34	-9.17	15	-19.71	-7.71	16	-11.23	-4.76	23	-2.39	3.38	25
Short-term investment / Short-term noncore funding	154.65	112.63	75	887.83	304.29	89	902.46	273.46	93	567	184.19	94	156.55	77.77	79
Liquid assets - short-term noncore funding / Nonliquid assets	23.58	24.05	54	52.33	36.72	72	56.95	36.68	77	35.93	28.18	69	21.50	16.97	70
Net loans and leases / Total deposits	78.73	79.04	49	64.78	73.05	29	62.82	72.79	28	75.27	79.43	36	83.42	90.31	31
Net loans and leases / Core deposits	81.05	86.19	42	65.57	78.83	24	63.54	78.25	22	76.43	88.34	26	85.65	103.93	22
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-14.85	-10.05	28	-0.66	0.50	11	-1.14	0.12	13	0.56	1.57	37		0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-9.89	-19.27	74	0.61	1.06	42	-0.27	-0.25	47	2.65	4.31	25	0.22	1.36	22
Structured notes appreciation (depreciation) / Tier 1 capital	-0.11	-0.47	56		0			-0.02		0.01	0.02	63	0	0	20
Percent of Investment Securities															
Held-to-maturity securities	51.27	26.09	80	31.08	13.65	77	29.05	14.28	75	28.37	11.38	78	0	12.67	14
Available-for-sale securities	48.24	71.92	19	67.79	84.59	22	70.21	83.77	25	70.70	87.23	19	98.85	85.40	71
U.S. Treasury securities	12.59	9.62	71	0	6.01	12	15.30	6.70	81	5.04	4.72	72	5.74	6.15	67
US agency securities (excluding mortgage-backed securities)	9.12	4.10	78	2.20	4.24	54	1.69	4.12	48	2.81	4.01	60	3.78	3.49	65
Municipal securities	0	8.02	7	0	8.38	7	0	8.22	6	0	9.83	7	1.66	7.75	32
Mortgage-backed securities	73.27	62.34	65	90.91	66.09	84	77.62	66.54	62	85.14	66.64	74	84.85	67.43	75
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	4.53	3.02	72	5.75	3.01	78	4.64	3.08	72	6.08	3.01	79	2.82	2.94	66
Mutual funds and equity securities	0.49	0.27	75	1.13	0.29	88	0.74	0.29	81	0.92	0.35	82	1.15	0.40	84
Debt securities 1 year or less	4.70	9.28	45	7.62	8.18	54	5.96	7.78	55	13.02	10.55	70	16.26	11.86	72
Debt securities 1 to 5 years	20.78	20.14	60	5.15	17.39	26	19.43	18.25	57	4.86	17.03	27	1.97	17.94	14
Debt securities over 5 years	74.03	68.28	53	86.09	72.07	70	73.86	71.11	43	81.19	69.86	62	80.62	66.02	62
Pledged securities	21.19	31.26	38	50.76	33.37	72	43.81	32.26	67	45.81	35.67	65	53.80	30.57	84
Structured notes, fair value	1.47	0.20	90	0	0.06	41	0	0.11	40	0.31	0.02	92	0.07	0.03	88
Percent Change from Prior Like Quarter															
Short-term investments	-34.04	-40.81	63	135.38	64.27	79	75.47	27.98	79	145.24	183.32	55	2.38	26.69	43
Investment securities	73.25	11.76	91	10.30	32.48	29	32.13	31.36	57	38.91	23.62	76	4.50	11.75	45
Core deposits	71.95	4.57	97	19.16	16.96	66	18.82	16.94	67	27.54	26.88	60	11.43	11.23	64
Noncore funding	392.15	36.20	97	-8.88	-21.64	70	-7.61	-14.79	63	-0.65	-12.18	65	55.07	6.59	90

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			13,011,154	12,098,417	10,682,378
Commit: Secured commercial real estate loans	4,896,657	1,841,371	1,903,623	1,565,869	1,350,900
Commit: Unsecured real estate loans	86,015	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	2,433,456	2,305,542	2,125,211
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,592,676	111,829	116,072	126,109	94,739
Commercial and similar letters of credit	18,803	4,473	576	3,710	4,862
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	417,557	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	238,663	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	32,376	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	623,843	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	48,790	218,216	168,736	267,931	146,929
Written options contracts (interest rate)	1,716,013	217,406	132,326	284,908	97,961
Purchased options contracts (interest rate)	1,691,685	0	0	0	0
Interest rate swaps	15,125,988	0	0	0	0
Futures and forward foreign exchange	149,737	6,549	6,815	1,335	288
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					22.31	22.78	56	24.22	22.01	62	26.82	23.52	67		
Standby letters of credit	2.37	0.66	92	0.20	0.66	19	0.20	0.65	19	0.25	0.71	25	0.24	0.84	23
Commercial and similar letters of credit	0.02	0.02	71	0.01	0.02	60	0	0.02	47	0.01	0.02	58	0.01	0.02	62
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.38	0.27	71	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.22	0.17	72	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0.03	0.20	70	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.57	0.19	83	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	17.14	44.74	51	0.78	47.31	8	0.53	46.30	6	1.11	48.62	5	0.62	68.47	5
Interest rate contracts	17	32.78	53	0.77	35.15	8	0.52	32.46	6	1.11	34.36	6	0.61	47.31	6
Interest rate futures and forward contracts	0.04	3.53	45	0.38	4.39	54	0.29	3.25	53	0.54	6.21	44	0.37	10.67	44
Written options contracts (interest rate)	1.57	1.49	79	0.38	1.69	45	0.23	1.41	40	0.57	2.18	42	0.25	2.47	38
Purchased options contracts (interest rate)	1.55	1.57	76	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	13.84	23.04	54	0	20.27	4	0	20.49	4	0	20.83	3	0	28.86	3
Foreign exchange contracts	0.14	6.65	66	0.01	6.12	55	0.01	6.30	55	0	6.01	51	0	10.12	45
Futures and forward foreign exchange contracts	0.14	4.26	68	0.01	3.76	57	0.01	3.78	58	0	3.47	51	0	5.23	46
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					39.59	44.98	54	38.29	42.82	62	40.08	45.53	61		

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	18,732,213	442,171	307,877	554,174	245,178
Interest rate contracts	18,582,476	435,622	301,062	552,839	244,890
Foreign exchange contracts.....	149,737	6,549	6,815	1,335	288
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	198,527	224,765	175,551	269,266	147,217
Written options	1,716,013	217,406	132,326	284,908	97,961
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,716,013	217,406	132,326	284,908	97,961
Purchased options	1,691,685	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,691,685	0	0	0	0
Swaps	15,125,988	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	18,732,213	442,171	307,877	554,174	245,178
Interest rate contracts	18,582,476	435,622	301,062	552,839	244,890
Foreign exchange contracts.....	149,737	6,549	6,815	1,335	288
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	17,984,098	224,765	175,551	269,266	147,217
One year or less	3,520,207	224,765	175,551	269,266	147,217
Over 1 year to 5 years	8,744,465	0	0	0	0
Over 5 years	5,719,426	0	0	0	0
Gross negative fair value (absolute value)	501,727	115	205	1,307	258
Gross positive fair value.....	151,238	5,261	3,425	9,568	1,994
Held for trading.....	0	0	0	0	0
Non-traded.....	151,238	5,261	3,425	9,568	1,994
Current credit exposure on risk-based capital derivative contracts	148,597	5,261	3,425	9,568	1,994
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.20	93.95	37	98.52	94.10	37	97.79	94.17	32	99.76	94.10	49	99.88	93.44	58
Foreign exchange contracts	0.80	3.10	67	1.48	3.22	68	2.21	3.47	71	0.24	3.49	56	0.12	3.20	46
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	1.06	9.12	39	50.83	12.59	90	57.02	11.16	92	48.59	14.05	88	60.04	13.49	93
Written options	9.16	5.29	74	49.17	7.18	97	42.98	6.28	96	51.41	8.18	96	39.96	5.91	96
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	9.16	4.93	77	49.17	6.91	97	42.98	5.96	96	51.41	7.73	97	39.96	5.10	96
Purchased options	9.03	4.14	77	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	9.03	3.58	80	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	80.75	77.96	42	0	71.71	3	0	74.26	3	0	68.76	3	0	69.75	2
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	99.20	57.96	64	98.52	56.22	67	97.79	56.71	63	99.76	53.82	73	99.88	52.22	76
Foreign exchange contracts	0.80	0.39	85	1.48	0.36	87	2.21	0.40	89	0.24	0.46	78	0.12	0.34	72
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	96.01	93.16	38	50.83	91.91	7	57.02	92.53	9	48.59	91.48	6	60.04	93.86	8
One year or less	18.79	37.29	41	50.83	27.90	77	57.02	27.56	79	48.59	32.05	72	60.04	32.17	75
Over 1 year to 5 years	46.68	22.61	82	0	29.78	4	0	27.01	5	0	27.06	3	0	30.45	4
Over 5 years	30.53	26.09	60	0	29.19	6	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	2.68	2.48	55	0.03	1.18	6	0.07	0.98	9	0.24	1.55	11	0.11	0.83	10
Gross positive fair value	0.81	2.55	17	1.19	1.59	34	1.11	1.34	40	1.73	2.23	42	0.81	1.19	35
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.10	52	0	0.05	6	0	0.04	6	0	0.07	7	0	0.06	7
Gross positive fair value (X)	0.02	0.10	27	0	0.06	9	0	0.05	10	0	0.09	10	0	0.07	9
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.02	0.02	57	0	0.01	25	0	0.01	23	0	0.02	30	0	0.01	28
Current credit exposure (X)	0.01	0.06	35	0	0.05	18	0	0.04	17	0	0.06	17	0	0.05	13
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.17	0.70	34	0.02	0.59	18	0.01	0.46	17	0.03	0.85	18	0.01	0.73	13

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	178,493	224,314	224,314	225,141	223,712
Gross losses	366,528	27,164	35,422	45,105	43,027
Write-downs, transfers to loans held-for-sale	2,658	0	0	0	0
Recoveries	52,448	17,741	26,436	22,657	13,015
Net losses	314,080	9,423	8,986	22,448	30,012
Provision for loan and lease losses	486,633	-31,697	-36,835	58,352	31,441
Adjustments	530,863	0	0	-36,731	0
Ending balance	881,909	183,194	178,493	224,314	225,141
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.60	0.09	94	-0.08	-0.12	58	-0.07	-0.09	51	0.13	0.51	8	0.08	0.15	35
Provision for loan and lease losses / Average loans and leases	0.98	0.16	95	-0.13	-0.21	57	-0.11	-0.16	50	0.18	0.82	4	0.12	0.24	35
Provision for loan and lease losses / Net loan and lease losses	154.94	151.30	57	-336.38	-65.12	22	-409.92	-105.48	18	259.94	487.86	37	104.76	130.58	40
Allowance for loan and lease losses / Total loans and leases not held for sale	1.26	1.17	66	0.56	1.32	8	0.55	1.23	9	0.68	1.58	8	0.78	0.83	46
Allowance for loan and lease losses / Total loans and leases	1.26	1.15	66	0.56	1.30	9	0.55	1.20	9	0.68	1.55	8	0.78	0.81	48
Allowance for loan and lease losses / Net loans and leases losses (X)	2.11	38.64	0	14.58	17.40	61	19.86	21.39	64	9.99	11.58	62	7.50	8.03	67
Allowance for loan and lease losses / Nonaccrual assets	194.03	428.13	22	111.86	330.05	12	148.37	364.13	15	117.15	299.17	14	185.01	218.72	60
ALLL / 90+ days past due + nonaccrual loans and leases	174.56	320.87	30	108.15	271.93	18	140.29	287.08	23	113.67	244.34	19	150.86	151.73	63
Gross loan and lease losses / Average loans and leases	0.73	0.16	93	0.11	0.20	36	0.11	0.19	38	0.14	0.34	31	0.16	0.28	37
Recoveries / Average loans and leases	0.11	0.07	75	0.07	0.08	53	0.08	0.08	56	0.07	0.07	58	0.05	0.08	40
Net losses / Average loans and leases	0.63	0.09	95	0.04	0.12	27	0.03	0.11	29	0.07	0.27	24	0.11	0.21	43
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	93	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	148.07	34.26	96	39.33	25.09	80	58.61	34.67	83	52.66	33.98	81	32.81	36.22	56
Earnings coverage of net loan and lease losses (X)	4.64	36.38	23	54.80	26.30	79	73.98	39.72	77	30.12	22.91	74	20.77	24.40	61
Net Loan and Lease Losses By Type															
Real estate loans	0.37	-0.01	99	-0.02	0.02	22	-0.02	0.02	17	0.01	0.04	31	0.01	0.01	54
Real estate loans secured by 1–4 family	1.08	-0.02	99	-0.04	-0.01	23	-0.04	-0.02	24	-0.01	0.01	31	0.03	0.01	70
Revolving	-0.45	-0.06	7	-0.08	-0.07	28	-0.09	-0.07	24	-0.02	0.01	30	0.06	0.02	69
Closed-end	1.31	-0.01	99	-0.03	-0.01	23	-0.03	-0.01	28	0	0	39	0.01	0	65
Commercial real estate loans	-0.01	0	23	-0.01	0.04	19	-0.02	0.04	9	0.01	0.07	35	0	0.01	50
Construction and land development	-0.02	-0.02	25	-0.02	0.01	26	-0.08	0	10	-0.04	0	17	-0.01	-0.01	38
1–4 family	0	0	19	0	0	57	0.01	0	89	0	0	34	0	0	55
Other	-0.02	-0.01	22	-0.02	0.01	24	-0.09	0	7	-0.04	0	13	-0.01	-0.01	33
Multifamily	-0.02	0	5	0.02	0.01	86	0.46	0.01	98	0	0	84	0	0	56
Nonfarm nonresidential	-0.01	0	24	0	0.05	20	-0.02	0.05	7	0.02	0.11	32	0	0.02	49
Owner-occupied	0	0	22	0	0.01	56	0	0.01	20	0.01	0.02	58	0	0.01	31
Other	0	0.01	22	0	0.04	17	-0.02	0.04	6	0.01	0.08	38	0	0.01	61
Real estate loans secured by farmland	0	0	16	-0.01	-0.01	19	-0.01	0	18	-0.01	0.02	10	-0.01	0.01	13
Commercial and industrial loans	0.96	0.11	96	0.19	0.19	57	0.16	0.17	56	0.13	0.47	25	0.27	0.37	46
Loans to individuals	0.52	0.76	44	0.37	0.72	38	0.40	0.71	38	0.75	1.13	50	1	1.17	54
Credit card loans	1.30	1.94	28	1.24	2.27	25	1.13	1.84	23	2.38	2.92	34	3	3.11	43
Agricultural loans	0.27	0.02	92	0.05	0.02	83	-0.02	0.02	19	0.08	0.19	68	0.05	0.08	70
Loans to foreign governments and institutions	0	0.05	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	1.01	0.13	95	-0.06	0.09	4	-0.07	0.10	5	-0.06	0.15	3	0.03	0.15	46

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		295,318		70,430		68,501		126,320		165,859					
90+ days past due loans and leases		51,010		5,614		6,925		5,862		27,548					
Nonaccrual loans and leases		454,209		163,775		120,306		191,483		121,689					
Total past due and nonaccrual loans and leases		800,537		239,819		195,732		323,665		315,096					
Restructured 30–89 days past due		1,738		2,793		3,459		5,390		8,817					
Restructured 90+ days past due		15		158		66		39		2,738					
Restructured nonaccrual		78,137		56,901		47,331		50,404		41,378					
Total restructured loans and leases		79,890		59,852		50,856		55,833		52,933					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		168,441		136,139		136,922		141,292		103,496					
Other real estate owned		53,576		40,649		39,328		50,890		46,591					
Other Assets															
30–89 days past due		2,418		0		0		0		0					
90+ days past due		4,429		0		0		0		0					
Nonaccrual		311		0		0		0		0					
Total other assets past due and nonaccrual		7,158		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.42	0.33	70	0.22	0.29	48	0.21	0.32	40	0.38	0.39	59	0.57	0.43	76
90+ days past due loans and leases	0.07	0.10	65	0.02	0.09	45	0.02	0.10	48	0.02	0.12	41	0.10	0.15	61
Nonaccrual loans and leases	0.65	0.37	87	0.50	0.54	54	0.37	0.46	41	0.58	0.66	51	0.42	0.51	42
90+ days past due and nonaccrual loans and leases	0.72	0.52	75	0.52	0.68	45	0.39	0.62	34	0.60	0.85	37	0.52	0.71	39
30–89 days past due restructured	0	0.01	55	0.01	0.01	75	0.01	0.01	76	0.02	0.01	75	0.03	0.01	78
90+ days past due restructured	0	0.01	64	0	0	69	0	0	64	0	0.01	59	0.01	0.01	80
Nonaccrual restructured	0.11	0.09	68	0.17	0.12	71	0.15	0.10	71	0.15	0.13	65	0.14	0.14	60
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.43	0.33	70	0.22	0.29	48	0.21	0.32	40	0.38	0.40	59	0.57	0.43	76
90+ days past due assets	0.08	0.10	66	0.02	0.09	44	0.02	0.10	48	0.02	0.12	40	0.10	0.15	60
Nonaccrual assets	0.65	0.37	86	0.50	0.55	54	0.37	0.47	41	0.58	0.67	50	0.42	0.53	42
30+ days past due and nonaccrual assets	1.16	0.89	72	0.74	1	42	0.60	0.97	32	0.98	1.29	45	1.09	1.19	57
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.47	0.33	75	0.30	0.40	44	0.22	0.36	29	0.40	0.52	40	0.37	0.44	49
90+ days past due and nonaccrual assets + other real estate owned	0.52	0.35	76	0.37	0.42	51	0.29	0.37	41	0.50	0.55	49	0.49	0.48	57
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.62	0.38	78	0.60	0.48	71	0.51	0.41	70	0.78	0.60	71	0.71	0.53	71
Allowance for loan and lease losses	76.88	55.46	75	187.51	67.85	91	168.12	62.64	90	173.46	66.66	92	125.85	115.41	67
Equity capital + allowance for loan and lease losses	6.33	3.63	82	7.21	4.12	87	6.10	3.60	83	8.74	4.97	86	7.43	4.28	81
Tier 1 capital + allowance for loan and lease losses	6.19	3.90	78	7.73	4.89	83	6.58	4.30	77	9.54	6.05	83	7.94	5.65	76
Loans and leases + other real estate owned	0.97	0.61	80	1.05	0.82	70	0.92	0.71	70	1.18	0.97	73	0.98	0.85	62

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.36	0.23	74	0.21	0.25	51	0.20	0.26	45	0.40	0.39	60	0.57	0.38	80
	90+ days past due	0.10	0.11	76	0.01	0.12	48	0.02	0.12	58	0.02	0.16	49	0.10	0.16	65
	Nonaccrual.....	0.64	0.41	78	0.57	0.60	59	0.40	0.52	45	0.74	0.76	60	0.49	0.46	60
Commercial and industrial	30–89 days past due.....	0.40	0.29	73	0.15	0.24	45	0.14	0.24	46	0.18	0.23	53	0.42	0.31	73
	90+ days past due	0.01	0.06	50	0.01	0.02	66	0.01	0.04	50	0.01	0.03	52	0.06	0.05	69
	Nonaccrual.....	0.79	0.47	80	0.31	0.65	31	0.30	0.57	34	0.12	0.75	11	0.18	0.83	18
Individuals	30–89 days past due.....	0.64	0.83	46	0.46	0.60	48	0.55	0.63	50	0.71	0.83	47	0.78	0.83	46
	90+ days past due	0.17	0.10	75	0.05	0.08	57	0.05	0.09	57	0.07	0.14	51	0.12	0.17	61
	Nonaccrual.....	0.26	0.17	72	0.19	0.17	61	0.20	0.17	64	0.22	0.28	58	0.17	0.17	58
Depository institution loans	30–89 days past due.....	8.15	0	97		0.03			0.01			0				0
	90+ days past due	0	0	46		0			0			0				0
	Nonaccrual.....	0	0	46		0			0			0				0
Agricultural	30–89 days past due.....	0.27	0.09	79	0.15	0.11	71	0.10	0.07	72	0.06	0.17	63	0.34	0.24	71
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0.18	0.27	65	0.14	0.51	62	0.12	0.70	61	0.24	0.49	60	0.49	0.67	66
Foreign governments	30–89 days past due.....		0			0			0.50			0				0.07
	90+ days past due		0			0			0			0				0
	Nonaccrual.....		0.14			0.17			0.15			0.09				0.03
Other loans and leases	30–89 days past due.....	0.84	0.13	92	0.19	0.11	73	0.09	0.12	64	0.61	0.18	86	0.75	0.20	89
	90+ days past due	0.08	0.01	90	0.08	0.01	93	0	0.01	34	0	0.01	33	0.03	0.01	85
	Nonaccrual.....	0.44	0.06	90	0.52	0.13	87	0.32	0.09	86	0.40	0.15	81	0.15	0.13	71

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.60	0.39	76	0.39	0.36	63	0.33	0.46	44	0.81	0.65	73	1.08	0.67	82
	90+ days past due	0.06	0.22	64	0.01	0.25	45	0	0.24	36	0	0.33	33	0.16	0.31	71
	Nonaccrual	0.64	0.58	63	1.09	0.76	76	0.93	0.71	75	1.47	0.89	80	0.86	0.73	67
Revolving	30–89 days past due	0.42	0.31	66	0.28	0.33	45	0.33	0.28	60	0.65	0.48	69	0.48	0.45	53
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0.08	0.05	78
	Nonaccrual	1.01	0.86	73	1.06	1.05	69	1	1.18	70	1.23	1.13	69	0.95	1	67
Closed-end	30–89 days past due	0.63	0.41	76	0.42	0.36	65	0.33	0.49	46	0.86	0.65	74	1.34	0.70	85
	90+ days past due	0.07	0.25	65	0.02	0.27	49	0	0.26	37	0	0.38	34	0.20	0.35	71
Junior lien	Nonaccrual	0.59	0.57	60	1.09	0.71	79	0.91	0.67	71	1.56	0.87	82	0.82	0.70	63
	30–89 days past due	0.01	0.01	66	0.01	0.01	67	0.01	0.01	42	0.03	0.02	78	0.07	0.02	88
	90+ days past due	0	0	38	0.01	0	90	0	0	36	0	0	32	0.02	0	93
	Nonaccrual	0.05	0.02	82	0.16	0.04	94	0.14	0.03	92	0.22	0.04	96	0.05	0.04	61
Commercial real estate	30–89 days past due	0.23	0.13	75	0.13	0.16	58	0.14	0.15	63	0.20	0.26	57	0.30	0.18	79
	90+ days past due	0.12	0.01	95	0.01	0.01	68	0.03	0.01	89	0.03	0.02	78	0.07	0.03	75
	Nonaccrual	0.65	0.29	87	0.33	0.48	48	0.16	0.38	28	0.38	0.62	42	0.29	0.23	69
Construction and development	30–89 days past due	0.20	0.19	71	0.16	0.15	72	0.07	0.17	59	0.19	0.28	57	0.51	0.28	75
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0.12	0.02	92
	Nonaccrual	1.13	0.14	93	0.42	0.31	75	0.23	0.20	74	0.51	0.41	76	0.51	0.20	86
1–4 family	30–89 days past due	0.05	0.02	81	0.12	0.03	86	0	0.02	30	0.03	0.03	70	0.06	0.06	67
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0.17	0.02	94
Other	30–89 days past due	0.15	0.13	75	0.04	0.10	62	0.07	0.13	71	0.16	0.22	64	0.45	0.20	79
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0.12	0.01	95
	Nonaccrual	1.13	0.12	94	0.42	0.25	79	0.23	0.16	78	0.51	0.35	78	0.35	0.17	85
Multifamily	30–89 days past due	0.06	0.04	76	0.30	0.09	86	0.12	0.07	75	0.11	0.09	72	0.32	0.08	88
	90+ days past due	0.03	0	93	0	0	46	0	0	46	0.05	0	95	0.25	0	96
	Nonaccrual	0.11	0.06	79	2	0.13	98	0.51	0.17	82	0.13	0.11	69	0.20	0.05	87
Nonfarm non-residential	30–89 days past due	0.25	0.10	83	0.12	0.12	58	0.15	0.13	70	0.21	0.23	59	0.27	0.14	80
	90+ days past due	0.14	0.01	95	0.02	0.01	71	0.04	0.01	90	0.03	0.02	79	0.06	0.03	76
	Nonaccrual	0.64	0.36	79	0.29	0.58	36	0.15	0.45	22	0.37	0.80	32	0.27	0.28	56
Owner Occupied	30–89 days past due	0.09	0.04	78	0.11	0.04	85	0.13	0.04	87	0.10	0.07	69	0.20	0.07	91
	90+ days past due	0.01	0	82	0.02	0	87	0.04	0	93	0.03	0	89	0.05	0.01	85
	Nonaccrual	0.18	0.12	69	0.21	0.20	53	0.11	0.17	42	0.29	0.27	56	0.21	0.16	64
Other	30–89 days past due	0.17	0.05	86	0.01	0.07	41	0.02	0.08	53	0.11	0.14	59	0.07	0.07	65
	90+ days past due	0.13	0	96	0	0.01	34	0	0	77	0	0.01	68	0.01	0.01	70
	Nonaccrual	0.45	0.21	82	0.09	0.31	32	0.03	0.23	28	0.09	0.44	28	0.06	0.10	51
Farmland	30–89 days past due	0	0.09	32	0.04	0.13	63	0.26	0.10	81	0.15	0.11	75	0.11	0.23	58
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	85
	Nonaccrual	0.02	0.51	47	0.02	1.06	42	0.02	0.69	46	0.02	1.13	39	0	0.84	39
Credit card	30–89 days past due	1.04	1.22	54	0.82	0.79	50	0.85	0.81	52	1.06	0.95	56	1.25	1.19	50
	90+ days past due	0.45	0.50	47	0.38	0.40	51	0.34	0.45	43	0.41	0.63	37	0.65	0.78	40
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	4,521,236	9,816	9,816	9,816	54,710										
Retained earnings	5,159,989	4,263,679	4,377,712	3,867,252	3,658,197										
Accumulated other comprehensive income (AOCI)	-729,249	-32,137	9,776	12,263	-126,723										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	8,951,976	4,241,358	4,397,304	3,889,331	3,586,184										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	484,919	352,704	347,014	360,919	368,603										
Accumulated other comprehensive income-related adjustments	-729,244	-32,138	9,775	12,263	-126,724										
Other deductions from common equity tier 1 capital	10,897	0	0	0	0										
Subtotal:	9,185,404	3,920,792	4,040,515	3,516,149	3,344,305										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	9,185,404	3,920,792	4,040,515	3,516,149	3,344,305										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	880,849	339,937	339,937	339,937	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	880,849	339,937	339,937	339,937	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	880,849	339,937	339,937	339,937	0										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	1,054,348	498,500	478,500	504,500	161,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	806,069	185,593	182,734	216,626	226,196										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	1,860,417	684,093	661,234	721,126	387,196										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	1,860,417	684,093	661,234	721,126	387,196										
Exited advanced approach tier 2 capital															
Total capital	11,926,670	4,944,822	5,041,686	4,577,212	3,731,501										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	108,630,411	55,866,977	58,096,551	49,448,146	38,318,696										
Less: Deductions from common equity tier 1 capital	495,816	352,704	347,014	360,919	368,603										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	108,134,595	55,514,273	57,749,537	49,087,227	37,950,093										
Total risk-weighted assets	88,584,952	34,587,811	35,133,847	33,144,151	30,798,479										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.37	11.77	33	11.34	12.59	31	11.50	12.37	38	10.61	12.35	26	10.86	12.11	29
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.36	12.48	39	12.32	13.31	39	12.47	13.11	42	11.63	13.08	26	10.86	12.78	20
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.46	14.27	39	14.30	15.21	39	14.35	14.91	48	13.81	15.23	27	12.12	14.36	10
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.31	9.22	56	7.68	9.07	13	7.59	8.98	16	7.86	9.13	12	8.81	9.76	26
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		28,856			0			0			0			0			
Total property and casualty assets		28,856			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		20,733			0			0			0			0			
Total property and casualty equity		20,733			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		11,438			0			0			0			0			
Total property and casualty		11,438			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		1,733			0			0			0			0			
Unearned premiums (P/C)		57			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		35,933			13,038			17,401			16,512			14,429		175.60	269.23
Other insurance activities income		15,641			13,038			17,401			16,512			14,429		19.96	60.72
Insurance and reinsurance underwriting income		20,292			0			0			0			0			
Premiums		20,292			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		20,292			0			0			0			0			
Insurance benefits, losses, expenses		5,767			0			0			0			0			
Net assets of insurance underwriting subsidiaries		26,991			0			0			0			0			
Life insurance assets		1,416,253			115,740			115,991			114,259			113,423		1123.65	5213.07
Analysis Ratios																	
09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0.03	0	91	0	0	40	0	0	40	0	0	39	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	51.77	77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	48.23	22			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets		11.73			13.15			13.40			11.24			7.26			
Insurance activities revenue / Adjusted operating income	0.89	0.36	81	0.86	0.38	81	0.86	0.36	81	0.86	0.41	79	0.78	0.47	77		
Premium income / Insurance activities revenue	56.47	2.54	94	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37		
Credit related premium income / Total premium income	0	32.83	34		31.14			32.99			38.23			34.91			
Other premium income / Total premium income	100	67.17	65		68.86			67.01			61.77			65.09			
Insurance underwriting net income / Consolidated net income	1.36	0.02	97	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39		
Insurance net income (P/C) / Equity (P/C)	73.56	15.15	94		28.21			23.22			15.59			19.86			
Insurance net income (L/H) / Equity (L/H)		177.77			5.51			4.49			3.62			5.13			
Insurance benefits, losses, expenses / Insurance premiums	28.42	4,581.19	31		-364.02			927.51			447.82			233.61			
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47		0.07			0.07			0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.02	0	95	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.94	12.02	51	2.60	11.72	18	2.54	12	16	2.80	11.03	21	3.18	11.51	22		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		14,886			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0.01	0.55	75	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019	
Foreign Activities									
Total foreign loans and leases	418,355		11,831		14,364		5,031		7,150
Real estate loans.....	56,946		11,831		14,364		5,031		7,150
Commercial and industrial loans	302,452		0		0		0		0
Loans to depository institutions and other banks acceptances	627		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	58,330		0		0		0		0
Debt securities	294,886		0		0		0		0
Interest-bearing bank balances	119,689		0		0		0		0
Total selected foreign assets	832,930		11,831		14,364		5,031		7,150
Total foreign deposits	760		0		0		0		0
Interest-bearing deposits	0		0		0		0		0
Non-interest-bearing deposits.....	760		0		0		0		0
Analysis Ratios									
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33
Cost: Interest-bearing deposits.....		0.52			0.12			0.14	
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans		0.26			0.18			0.20	
Commercial and industrial loans		0.13			0.86			0.79	
Foreign governments and institutions		0.05			0			0	
Growth Rates									
Net loans and leases.....	3,436.09	20.31	98	116.96	-0.16	95	185.51	6.83	94
Total selected assets.....	6,940.23	21.10	98	116.96	3.36	93	185.51	9.48	93
Deposits		-2.72			10.74			0.73	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.14	0.05	0.06	0.06	0.06
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		930,017	113,100	173,104	229,692	149,842	722.30	
Dividends		930,017	113,091	173,091	229,685	149,819	722.36	
Interest		0	9	13	7	23	-100.00	
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		62	50	66	91	140	24.00	
Dividends		0	0	0	0	0		
Interest		62	50	66	91	140	24.00	
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		930,079	113,150	173,170	229,783	149,982	721.99	
Securities gains (losses)		0	0	0	0	20		-100.00
Other operating income		1,893	1,437	1,999	4,428	1,400	31.73	93.95
Total operating income		931,972	114,587	175,169	234,211	151,402	713.33	35883.47
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		10,318	10,191	13,565	12,062	1,400	1.25	1046.44
Other expenses		12,214	11,407	14,289	17,922	15,283	7.07	72.03
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		22,532	21,598	27,854	29,984	16,683	4.32	181.65
Income (loss) before taxes		903,700	124,004	181,396	233,622	155,344	628.77	
Applicable income taxes (credit)		-5,788	2,589	2,089	879	892		
Extraordinary items								
Income before undistributed income of subsidiaries		909,488	121,415	179,307	232,743	154,452	649.07	
Equity in undistributed income of subsidiaries		-68,457	302,762	368,152	258,980	302,919		
Bank subsidiaries		-70,491	302,765	368,155	259,295	302,903		
Nonbank subsidiaries		2,034	-3	-3	-315	16		413.64
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		841,031	424,177	547,459	491,723	457,371	98.27	212.25
Memoranda								
Bank net income		859,526	415,856	541,246	488,980	452,722	106.69	215.76
Nonbank net income		2,034	-3	-3	-315	16		413.64
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		10,081,468	97.49	4,881,704	94.23	4,987,350	93.93	4,622,461	3,763,947	106.52	211.60
Common and preferred stock		10,081,468	97.49	4,880,045	94.19	4,987,350	93.93	4,621,675	3,763,947	106.59	211.67
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	1,659	0.03	0	0	786	0	-100.00	-100.00
Investment in nonbank subsidiaries		48,569	0.47	3,238	0.06	3,238	0.06	3,242	3,556	1399.97	17.58
Common and preferred stock		48,568	0.47	3,237	0.06	3,237	0.06	3,241	3,555	1400.40	17.58
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		1	0	1	0	1	0	1	1	1	0.00
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		91,645	0.89	124,149	2.40	97,528	1.84	93,690	85,348	-26.18	-27.23
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		70,918	0.69	127,055	2.45	173,662	3.27	49,658	4,514	-44.18	5208.23
Cash and due from unrelated depository institution		2,354	0.02	2,568	0.05	5,773	0.11	1,665	2,606	-8.33	23.18
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		41,240	0.40	41,240	0.80	41,240	0.78	41,240	41,240	0.00	0.00
Other assets		4,387	0.04	891	0.02	633	0.01	7,351	3,923	392.37	-16.02
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		10,340,581	100.00	5,180,845	100.00	5,309,424	100.00	4,819,307	3,905,134	99.59	199.53
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	71,400	1.38	67,825	1.28	0	40,277	-100.00	
Borrowings with maturity over 1 year		0	0	0	0	0	0	82,125	96,425		
Subordinated notes and debentures		347,969	3.37	347,163	6.70	347,371	6.54	346,541	0	0.23	2219.79
Other liabilities		53,694	0.52	9,054	0.17	8,190	0.15	9,539	9,858	493.04	241.98
Balance due to subsidiaries and related institutions		106,092	1.03	171,933	3.32	148,797	2.80	151,834	172,390	-38.29	-1.57
Total liabilities		507,755	4.91	599,550	11.57	572,183	10.78	590,039	318,950	-15.31	266.66
Equity Capital		9,832,826	95.09	4,581,295	88.43	4,737,241	89.22	4,229,268	3,586,184	114.63	196.72
Perpetual preferred stock (income surplus)		880,849	8.52	339,937	6.56	339,937	6.40	339,937	0	159.12	
Common stock		14,976	0.14	9,816	0.19	9,816	0.18	9,816	10,629	52.57	24.70
Common surplus		4,506,260	43.58	0	0	0	0	0	44,081		583.89
Retained earnings		5,159,990	49.90	4,263,679	82.30	4,377,712	82.45	3,867,252	3,658,197	21.02	88.65
Accumulated other comprehensive income		-729,249	-7.05	-32,137	-0.62	9,776	0.18	12,263	-126,723		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		10,340,581	100.00	5,180,845	100.00	5,309,424	100.00	4,819,307	3,905,134	99.59	199.53
Memoranda											
Loans and advances from bank subsidiaries		0	0	66,000	1.27	40,000	0.75	46,000	65,000	-100.00	
Loans and advances from nonbank subsidiaries		106,031	1.03	105,909	2.04	105,942	2	105,809	105,677	0.12	-1.32
Notes payable to subsidiaries that issued TPS		106,031	1.03	105,909	2.04	105,942	2	105,809	105,677	0.12	-1.32
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	-100.00	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.68	11.02	54	12.84	12.52	60	12.27	11.94	60	12.44	7.29	88	12.88	9.68	84
Bank net income / Average equity investment in banks	12.46	11.60	62	11.69	12.35	52	11.29	11.80	51	11.41	7.45	80	12.81	10.51	77
Nonbank net income / Average equity investment in nonbanks	7.36	9.71	52	-0.12	13.18	10	-0.09	13.12	10	-9.53	9.75	3	0.08	7.89	21
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	102.20	98.76	47	98.04	96.45	29	98.87	96.79	31	99.44	88.16	29	98.98	82.22	32
Nonbank net income / Parent net income	0.24	2.50	47		3.22			3.40			3.59		0	5.93	21
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	5.16	18.39	24	13.09	16.51	51	12.08	16.81	49	13.95	20.06	51	8.89	20.43	39
Total debt / Equity capital	3.54	12.61	33	9.14	11.37	53	8.76	11.71	52	10.14	14.41	55	3.81	14.31	34
Total debt + notes payable to subs that issued TPS / Equity capital	4.62	14.76	25	11.45	13.41	51	11	13.63	48	12.64	16.67	51	6.76	16.36	34
Total debt + Loans guaranteed for affiliate / Equity capital	3.54	12.68	33	9.14	11.46	52	8.76	11.77	51	10.14	14.68	54	3.81	14.56	34
Total debt / Equity capital – excess over fair value	3.54	12.75	33	9.14	11.47	53	8.76	11.81	52	10.14	14.52	55	3.81	14.51	34
Long-term debt / Equity capital	3.54	11.91	33	7.58	10.65	50	7.33	10.95	50	10.14	13.56	55	2.69	13.04	34
Short-term debt / Equity capital	0	0.48	40	1.56	0.55	82	1.43	0.57	81	0	0.77	38	1.12	1.02	80
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	6.67	39.59	25	30.62	40.69	36	31.25	39.86	37	34.62	34.67	50	18.31	28.44	40
Double Leverage															
Equity investment in subs / Equity capital	103.02	104.01	51	106.59	103.15	75	105.35	103.22	67	109.35	102.81	84	105.06	103.22	60
Total investment in subs / Equity capital	103.02	109.29	40	106.63	108.29	63	105.35	108.40	54	109.37	110.16	70	105.06	111.07	46
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.27	0.39	53	0.53	0.27	73	0.46	0.29	67	0.80	0.47	68	0.40	0.36	56
Equity investment in subs – equity cap / Net income-div (X)	0.28	1.15	21	0.57	0.85	52	0.50	1.05	40	0.86	1.82	34	0.41	1.22	26
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	1,152.52	130.36	99	226.96	152.56	77	266.88	152.85	87	384.19	136.59	96	437.43	177.68	93
Cash from ops + noncash items + op expense / Op expense + dividend	1,219.13	118.32	99	228.53	155.61	77	264.93	154.48	86	381.45	147.24	95	422.97	190.27	91
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-32.34	105.80	5	221.05	94.59	93	259.76	98.54	96	159.19	134.08	73	98.82	116.34	28
Pretax operating income + interest expense / Interest expense	8,858.48	1,565.66	95	1,316.80	1,645.53	50	1,437.24	1,835.33	53	2,036.84	2,016.32	75	11,196	1,968.54	94
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	7,173.97	1,454.22	95	1,137.78	1,896.20	48	1,241	1,770.77	51	1,635.17	1,539.23	75	2,602.32	1,632.83	78
Dividends + interest from subsidiaries / Interest expense + dividends	1,344.98	150.57	98	298.23	174.48	82	342.48	174.12	89	536.73	150.43	95	784.22	210.80	96
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	23.05	26.99	59	30.64	40.79	65	29.52	47.61	65	34.97	35.64	74		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.73	3.60	40	-4.03	3.29	5	-3.31	3.44	7	-2.66	3.85	8	-5.17	2.64	7
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.04	1.77	42	0	1.76	31	0	1.76	33	0	2.66	28	0	5.62	26
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	6.47	70.90	3	22.86	69.90	15	20.63	66.37	13	13.21	81.10	6	11.48	57.84	6
Dividends declared / Net income	7	31.93	12	6.54	27.22	13	6.76	28.27	12	6.25	42.29	12	3.88	33.08	10
Net income – dividends / Average equity.....	9.94	7.51	75	12	9.25	75	11.44	8.62	76	11.66	4.14	92	12.38	6.46	93
Percent of Dividends Paid															
Dividends from bank subsidiaries	1,580.75	133.26	99	407.54	160.45	88	467.83	155.92	91	746.94	132.17	97	845.24	178.13	95
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	1,580.75	183.35	98	407.54	213.42	84	467.83	203.53	87	746.94	174.85	97	845.24	260.40	92
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	108.20	43.79	89	27.19	43.30	34	31.98	45.96	32	46.97	60.28	39	33.09	66.55	22
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	53	0	0.11	54	0	0.36	42	0.01	0.54	42
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	108.20	52.71	86	27.20	48.70	31	31.98	51.33	30	46.97	62.88	38	33.10	69.36	20
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.96	14		66.90			62.63			56.39		0	82.95	12
Interest income from nonbank subsidiaries.....	3.05	3.25	73		2.38			2.44			7.38		875	20.25	98
Management and service fees from nonbank subsidiaries	0	0.51	41		0.66			0.37			0.86		0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46		0.11			0.07			0.16		0	1.06	43
Operating income from nonbank subsidiaries	3.05	64.26	25		94.31			87.22			79.84		875	150.41	94
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.79	67.73	76	98.69	72.55	69	98.81	74.16	64	98.07	69.76	68	98.95	67.32	74
Interest income from bank subsidiaries.....	0	0.98	23	0.01	0.27	52	0.01	0.23	52	0	0.63	40	0.02	0.80	41
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.79	81.70	62	98.70	82.68	61	98.82	83.13	55	98.07	82.20	53	98.97	78.80	62
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0.01	0.28	76	0.04	0.20	79	0.04	0.18	78	0.04	0.73	73	0.09	1.19	68
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.01	4.41	36	0.04	5.69	36	0.04	4.67	34	0.04	4.70	37	0.09	7.29	32
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			240.77			152.66			215.17			135.13	
Loans and advances from subsidiaries / Total debt	30.47	27.96	61	41.07	28.03	67	35.15	26.38	67	35.41	27.08	66	124.85	28.33	93